YOUR PAY WHILE YOU'RE AWAY

1 JAN 04

Introduction: Your finance team thanks you for your selfless service. While you are mobilized to support a contingency operation (ONE, OEF, OIF, Joint Endeavor Bosnia, etc.), listed below are the general provisions for additional pay and allowances and programs you (and family, if applicable) may receive. Please refer to page 2 for additional important explanation regarding how you will be paid each month and information on your Leave and Earnings Statement (LES) and accrued leave. Your unit administrator and the finance team at the United States Property and Fiscal Office (USPFO), Reserve Component Pay Support Office (RCPSO) or deployed location will ensure you receive these entitlements accurately and timely.

- Basic Allowance for Housing (BAH). The rates vary according to categories such as your grade, marital status, family member status, child support obligation and home of residence (zip code). Ensure that you have, as applicable, your current marriage certificate, court-ordered support payment agreement or mortgage/lease/rental (monthly dollar amount stated) documentation. Will reflect as "BAH" on your LES.

- Family Separation Allowance-II (FSA). This allowance is for Soldiers who have family members and begins after they have been involuntarily separated from them for more than 30 consecutive days, but payable from the first day of separation. The payment starts the day of departure from home station and stops the day before returning to home station. The monthly rate is $250.00 and prorated for earned portions of a month. Will reflect as "FSA" on your LES.

- Basic Allowance for Subsistence (BAS). All officers and enlisted Soldiers generally receive the standard BAS. It normally begins the first day of your tour and ends upon completion of active duty. The monthly officer rate is $175.23 and the enlisted rate is $254.46, prorated for earned portions of a month. Will reflect as "BAS" on your LES.

- Hostile Fire/Imminent Danger Pay (HF/IDP). This special pay is commonly referred to as "combat pay" and payable upon your arrival at and departure from a designated location. The monthly rate is $225.00 and paid for the entire month, regardless of the number of days you spend in the area. Will reflect as "HF/IDP" on your LES.

- Hardship Duty Pay - Location (HDP-L). Depending on the designated deployed location, you may receive $50.00, $100.00 or $150.00 a month. Qualification for this special pay starts 30 days after arrival at that particular area (but payable from the day of arrival) and stops the day of departure. The amount is prorated for earned portions of a month. Will reflect as "Other Credits" on your LES.

- Combat Zone Tax Exclusion (CZTE). This is a monetary benefit for designated zones. All enlisted Soldiers and Warrant Officers' basic pay plus HF/IDP are tax-exempt each month from federal and state tax; for commissioned officers, only for the first $6,315.90. This maximum monthly dollar amount is derived from the Sergeant Major of the Army's (SMA) basic pay, plus the HF/IDP amount. This exemption starts the day you arrive at and depart from the zone and remains effective for the entire month, regardless of the number of days you spend at that location. Also, see Page 2.

- Travel Per Diem. Generally, government-furnished mess and lodging will be available. Therefore, the daily rate you'll receive for incidental expenses is $3.50 for overseas locations and $3.00 for stateside locations. You'll submit the final travel settlement voucher upon return to home station. If you are stationed where government lodging and/or meals are not available, you will be able to submit monthly travel claims. All travel claims for mobilized Soldiers supporting contingency operations are paid by a central travel office in Indianapolis, IN. Detailed information on submitting claims or inquiries is available at http://www.asafm.army.mil/fo/fod/fincom/cti/cti.asp or call 1-888-332-7366 or DSN 699-0300.

- Savings Deposit Program (SDP). Participating in the SDP is voluntary and you may contribute up to $10,000.00 maximum by cash or personal check. Currently, contributions yield 10% interest. You must withdraw your contributions and interest within 90 days after you demobilize. To withdraw your funds, write to: DFAS-CL, ATTN: Code FMCS, 1240 E. 9th St., Cleveland, OH 44199-2055. Include your name, SSN, branch of service and component (AC or RC), date departed from the deployed area and bank routing and account number (or the mailing address to have the refund check sent). Fax your request to DSN 580-6924 or 216-522-6924; email: larry.robertson@dfas.mil; or call the Help Line at DSN 580-6545.

- Accrued Leave. You'll earned 2.5 days a month (or 5 days every 6 days). If you're in a CZTE area, these accrued leave days are non-taxable, provided you have not reached the monthly $6,315.90 ceiling (SMA's

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Your Reserve Pay and How it Works

Background, the Future: The method in which you'll receive your pay while mobilized is slightly different from Active duty Soldiers. Currently, finance pays Active duty Soldiers under the active pay system and Reserve Soldiers under the reserve pay system. In Mar 05, the new finance Forward Compatible Pay (FCP) system will be the single pay system for active and reserve component Soldiers. Until then, here's an explanation for you to better understand your pay while mobilized:

• Pay Cycles. In order to expedite payments, the reserve pay system has up to 8 pay cycles per month. An LES is produced out of any cycle on which there was a pay event (new input of pay, collection, or remark) on your account. Soldiers on long tour over 30 days are normally paid on cycles at the middle and end of each month. However, a change to your pay will show up on the first of the 8 available cycles. Additionally, CZTE reflects in the first cycle of the following month. Your LESs are available for viewing and printing via myPay (must have a PIN). Finance will furnish you the EOM LESs. Currently, your pay and allowances are not "summarized" on any one LES. Rather, each LES covers only the items included in that particular payment cycle.

• CZTE Refunds/Split-payments. At first glance at your LESs, it may appear that you have not received the total tax refunds for CZTE or have been underpaid, but you're not. Your monthly tax exclusions for CZTE are not given to you in full during the same month they are earned; instead, they are refunded to you at the beginning (1st pay cycle) of the following month. Your federal tax refunds will reflect on your LES as "WITHHELD TAX REF" and state tax refunds as "OTHER CREDITS." In general all pay and allowances due for the first half of a month are paid at midmonth and those for the second half are paid at end of month (1st of following month). For example, you'll receive your monthly FSA in two pay periods: $125.00 at MM and $125.00 at EOM, totaling $250.00. As an exception, Hostile Fire/Imminent danger pay is paid at midmonth for the entire month since it is earned in bulk for a whole month. Certain pays which are not fully automated, like Hardship Duty Pay-Location (HDP-L) or CONUS COLA, are generally paid all at the end of a month or the following midmonth based on manual input. HDP-L will be automated and revert to twice monthly payments starting in April of 2004.

• Monthly Cut-off. In general, if you arrive in an authorized CZTE area before midmonth cutoff (about the 6th of month), you'll start receiving special pay such as HF/IDP the same month, but you'll receive tax refunds the following month. One of the reasons is the HF/IDP affects the CZTE. However, if you were authorized HF/IDP after cut-off, then you'll receive payment for HF/IDP for the month of arrival in the next month (two months worth). As a result, you'll receive your tax refunds two months after the month you arrive in the designated zone. Again, this is due to first authorizing you HFP/IDP, and then second, collecting taxes. To put this into perspective, here's an example (keep in mind that pay cycles vary):

1 May - Pay and allowances (i. e. BAH, FSA, BAS) for 16-30 April plus HDP-L for all April (if entitled)
3 May - Refund for federal tax deduction from previous month(s) and state taxes, if applicable
15 May - Pay and allowances (i. e. BAH, FSA, BAS) for 1-15 May plus HF/IDP for whole month of May (if entitled)
25 May - Any of remaining cycles might have a new or changed pay events (new pay, collections, or remarks)

• Allotments. Until finance fields the new FCP in Mar 05, please arrange with your bank to pay recurring bills and other financial obligations.

Okay, so what's the bottom line? Although your pay and allowances are currently not summarized in the EOM LES and some are paid in different pay cycles, you'll receive everything you [illegible] faster than active Army Soldiers. Once again, your finance team stands proud a[illegible] completely understand your pay while you're away. We are totally committed to financial readiness!

You may obtain information or assistance now or after you return to home station by visiting or calling one of the following sites or teams:

myPay: https://mypay.dfas.mil
ARNG Financial Service Center-IN: ARNG-MilPay@arng-fsc.ngb.army.mil
ARNG Family Services: www.GuardFamily.org
USAR: USARCPAYINQUIRY@emh2.mccoy.army.mil or call (608) 388-5627/5699/5618 or DSN 280-5627
Army Community Service: www.goacs.org
Family Assistance Hotline: (800) 833-6622
Pay and Benefits: http://www.defenselink.mil/ra/mobil/pdf/benefits.pdf